I. INTRODUCTION

America too often fails to accept or even recognize one of its greatest resources—the availability and the worth of its older citizens. Millions of skilled, talented, informed, and experienced men and women comprise a large segment of the population readily accessible and able to make significant contributions, not only to the work force but to society itself.

Many millions of these Americans are doing just that, either in self-employment, as paid employees, or through countless hours of volunteer work in hospitals, schools, day-care centers, civic organizations, the political process, and the like. Older persons also serve as a unique repository of cultural experiences, values, and perspective, the transmission of which enhances the understanding, appreciation, and well-being of members of the older and younger generations. Persons who hire, supervise, are supervised by, or otherwise associate with the nation's elderly testify to the importance of their contributions and acknowledge the void that would be created in the work place if they did not remain involved.

Too frequently, however, the contributions of these older Americans are taken for granted. The expertise, judgment, maturity, and insight that older persons bring to almost any job, be it paid or volunteer, are not easily found in younger people. Many, if not most, of the services that they currently provide to the family, neighborhood, larger community, or work place would no longer be available if they withdrew. A dollar value is seldom attached to these contributions, especially in the volunteer arena; it is, in fact, unlikely that the full contribution to the general welfare could ever be quantified with much precision. The elderly themselves do not expect to have a dollar value associated with their activities. Nonetheless, one thing is certain: the nation is much the richer, in more than just a financial respect, because many older persons remain in the labor force or continue to volunteer, observe, inform, teach, and guide.

The country, however, has by no means taken advantage of all that its older citizens have to offer. Unfortunately, too many of the almost 25 million older citizens in America lack the knowledge of how to go about obtaining either paid or volunteer work. Often they are reluctant to offer to serve because of a dread of rejection. While they may be aware of their ability to contribute, they feel that those in authority judge them of scant value because of age. It is a sad situation, for the majority of older people in good health have so much to offer: life experiences to share, skills and knowledge to impart, and, best of all, a zest for living and working. They need to be needed and need to be wanted. But more importantly, local communities, states, and the country itself all stand to benefit from greater utilization of a largely untapped resource composed of persons from all racial, educational, and income backgrounds.

In a period of increasing fiscal restraint and a cut-back of many services and programs, the nation can respond to many of its unmet needs and promote the quality of life of its older and younger citizens if it reaches out to this large pool of available expertise. The challenge lies in promoting recognition of what the elderly have to offer and developing mechanisms that capitalize on this tremendous resource.

II. FORCES COMPELLING RECOGNITION OF OLDER PERSONS AS A RESOURCE

If there is any one undeniable, but largely unappreciated fact, it is that Americans are living longer and longer. Average life expectancy at 65 was 16.3 years in 1977, up from about 12.8 years in the late 1930s. Provisional data for 1979 indicate that improvements in life expectancy are continuing. In 1979, approximately 25 million Americans, or 11 percent of the population, were 65 years old or older. The number of older Americans is expected to increase substantially well before the baby boom cohorts reach their retirement years. By 1990 alone, an additional seven to eight million persons, or 12 to 13 percent of the population, will be at least 65 years old (Bayo and Faber, 1980). In the year 2020, their numbers may reach 50 million or more.

By and large, older Americans are in good to better health. According to self-reports of health status, only eight percent of the population aged 65-74, and 10 percent of the population 75 or older, are in poor health (Kovar, 1977). There can be little doubt that chronic conditions and mobility limitations increase with age. For instance, about 14 percent of the population aged 65-74 report being unable to carry on their major activity. By age 75 and above, that figure jumps to approximately 23 percent (Kovar, 1977). Nevertheless, as of 1979, almost 19 million older Americans, or 76 percent, had no functional limitations that required assistance in carrying out the tasks of daily living. As the population ages, that number will increase substantially. Contrary to stereotype, the large majority of older persons remain mentally and physically capable of contributing to the common good. To conclude arbitrarily that age alone renders a person unfit has resulted in a huge waste of resources that the country can ill afford to lose.

While life expectancy has been increasing, the years spent in the labor force have been decreasing. On the average, a male in 1900 could expect to spend about two-thirds of his total life at work. By 1970, that figure had dropped to 60 percent, as a result of a longer period of education and the institutionalization of retirement. Over the course of the century, the period of time spent in retirement has more than doubled (Best, 1978).

Currently, about 13 percent of the 65-plus population remains in the labor force, a figure that represents a sharp and fairly consistent decline since 1900. The availability of Social Security and expanded private pension coverage has undoubtedly facilitated much of this withdrawal. For some persons, although by no means the majority, mandatory retirement rules have forced otherwise willing workers out of the labor force. Subtle and not-so-subtle pressures from employers and younger co-workers have also forced many older persons to retire before they were ready.

Older worker employment patterns have been shaped by changes in the economy that have reduced employment opportunities for older people. Self-employment and employment in the agricultural industry, which were much more characteristic of the economy in the early years of this century, facilitated continued employment because older workers were better able to adjust their work schedules if health problems or individual preferences required it. A lack of retirement income, of course, often necessitated continued labor force attachment.

Whatever the reasons for retirement, the fact remains that the tremendous increase in the retired population, coupled with substantial improvements in life expectancy, have fostered growing and unplanned-for demands on public and private retirement income systems and on social, medical, and community services designed to meet the needs of the elderly. Greater demands on pension systems and on formal support systems can be expected as the population ages, and as a growing number of elderly reach very old age.

The ability of the working-age population to support adequately a growing number of older non-working Americans has been the subject of considerable public and private debate in recent years. There can be little doubt that Social Security alone ensures an adequate standard of living for relatively few retirees. In 1979, the average monthly benefit was less than $300. Yet Social Security has repesented the only source of income for perhaps one-half of all new retirees in recent years (Storey and Hendricks, 1979) and will apparently constitute the major source of income for a large percentage of future retirees (Hart, 1980;President's Commission on Pension Policy, 1980).

Retirees with fixed incomes (and most private pensions are not automatically adjusted when the cost-of-living increases) can anticipate a severe erosion in purchasing power over a relatively short period of time. Given a 13 percent annual inflation rate, the purchasing power of a $1,000 monthly pension would be worth less than $300 in 10 years, a period that is well within the life expectancy of the average person on the threshold of retirement. Even though Social Security benefits are tied to the cost-of-living, average replacement ratios (i.e., the proportion of pre-retirement income that is received in retirement) raise serious questions about the ability of many elderly to support themselves adequately in retirement.

The country is faced, therefore, with growing numbers of persons with deteriorating incomes, a situation that will undoubtedly strengthen demands for retirement benefit improvements, especially for Social Security. Encouraging a longer worklife would appear to be one significant way to reduce the retirement income support burden and improve the financial status of those older Americans who are willing and able to work.

Income inadequacy and the need to continue to work beyond current normal

retirement age or to re-enter the labor force may stimulate a demand for more retirement-age employment opportunities. Particularly hard-hit in recent years are those middle-income retirees, whose pensions might have provided adequate income at the time of retirement but who, during periods of sustained high inflation, suffer severe loss of purchasing power. While the income of most older people remains above the official poverty level, the number of elderly living below the poverty level actually increased between 1978 and 1979 by some 400,000 (U.S. Bureau of the Census, 1980). This was the only age group that experienced a statistically significant increase, from about 14 to over 15 percent. Moreover, official poverty statistics obscure the fact that there are millions of near-poor elderly whose financial resources barely enable them to do more than subsist but who are technically not living in poverty. Older women are the fastest growing group living in poverty in America. Many of these older women, whose life expectancy at 65 exceeds that of men by an average of four years, are widowed and living alone. Relatively few have accrued pension benefits in their own right, and they are forced to cope on the generally inadequate spousal benefits available to them from Social Security. Limited labor force experience, coupled with the barriers of age and sex, make it extremely difficult for older women to secure employment. Yet, many of these women need to work, while others would benefit psychologically and socially from a useful engagement with society. Dependability, maturity, insight, and useful experience are not the sole province of older men. Older women, those who need to work and those who want to, can be a useful addition to many work places.

Clearly, it pays to work, even in one's advanced years. The median income of year-round, full-time workers who had passed their 70th birthday, for example, was almost double that of the total age cohort.

From the worker's perspective continued employment would contribute to financial well-being. But there are potential gains to others from keeping older persons in the labor force for a longer period of time. Not only can employers benefit from the knowledge, skills, maturity, and dependability of older workers, but their contribution to productivity should be recognized (McConnell, et al., 1980: 237).

The available evidence suggests that a great many older Americans are interested in some form of continued employment. A 1974 Harris survey, for example, found that nearly one-third of the 65 and older respondents wanted to work (Harris, 1975). About 40 percent of the non-working retirees in a 1979 Harris survey indicated that they would have preferred to have been working (Harris, 1979). Moreover, over half (53 percent) of the still-employed in that national survey expressed a preference for remaining in the labor force when they reached retirement age. Part-time work was by far the preferred option of these respondents.

McConnell, et al. (1980) also found a high degree of interest in post-retirement part-time employment among pre-retirees in their study of alternative work options.

(Other alternative patterns, such as flexible schedules or full-time but less demanding jobs, were not nearly as attractive to these retirees.) The expressed interest in part-time employment found in these and other studies suggests that a great many older Americans would take advantage of part-time employment, if opportunities were readily available. With sustained rates of double digit inflation, interest in part- and even full-time employment will undoubtedly increase.

At the present time, opportunities that might facilitate a longer work life (e.g., part-time employment, phased retirement, opportunities for retraining) are not widely available. Nor does it appear that many employers contemplate providing those opportunities in the near future (Copperman, et al., 1979).

III. OLDER PERSONS AS A RESOURCE

Older persons have always been a resource, in every sphere of life. Despite declining labor force participation rates, some three million older Americans remain in the labor force past their 65th birthday. These are primarily part-time workers, but they are found in virtually all occupations and industries, with a heavy concentration in professional, managerial, and service employment. A study of firms known to hire, retain, and promote older workers led researchers to conclude that, "the number of firms [with positive employment practices] may not be extensive, but they are enough to dispel any question regarding the efficacy of utilizing older workers" (Sheppard and Rosenblum, 1977: 50). In other words, employers stand to benefit from a policy of hiring and retaining older workers.

The challenge, however, lies in convincing employers in the public and private sectors that older workers generally perform as well as younger workers, and in some cases, noticeably better. Again, contrary to the prevailing stereotype, productivity research has shown "no consistent pattern of superior productivity in any age group" (Sheppard, 1979: 87). Moreover, when functional changes that are believed to affect productivity do occur, e.g., vision changes, reduction in speed of response, etc., "compensation takes place for every decline" (McFarland, 1976). In other words, the experience, insight, judgment, caution, and dependability of older workers may more than offset any problems associated with physiological aging. In fact, "differences in performance and capacity" appear to be "less a function of age than intelligence, interests, needs, and career goals" (Sheppard, 1979: 87), an observation that is too often overlooked in the case of older workers.

Rapid technological advances have sometimes worked to the disadvantage of the current generation of older persons, both life-time labor force participants, who have typically worked continuously in one career or job, and older labor force entrants or

reeentrants, namely women, whose lack of experience reduces their marketability. Many skills and activities, however, do not deteriorate with age; in fact, they may actually improve. In cases where skills have become dated, retraining can be a cost-effective alternative to premature retirement.

Another common stereotype that works to the disadvantage of older workers and volunteers is that older persons do not learn new skills as readily as younger persons. This stereotype has little basis in fact. Older persons can indeed learn new skills as well as younger people can, although effective training methods appear to differ by age.

Many elderly remain or become active in voluntary associations. The 1974 Harris survey found that over one-fifth of the population 65 and older were engaged in some form of volunteer work.

If that figure remained stable through 1980, some five million older Americans were doing volunteer work. Another 10 percent expressed interest in such involvement, and it is more than possible that a greater percentage could be encouraged to become volunteers if volunteer agencies made an effort to recruit the elderly.

Older persons make valuable contributions outside of the labor force for the same reasons that they can be effective as employees. As volunteers, they bring maturity, knowledge, stability and insight that may be lacking in younger persons.

Volunteer activities on the part of the elderly have contributed significantly to the national good. Older people serve as especially effective advocates for programs that benefit the elderly (e.g., Gustaitis, 1980). Their activities, however, extend to many other areas as well. The extent to which the elderly work to promote general welfare is clear from the Harris survey. Health and mental health work (hospital work, work with alcoholics, and drug abusers) was the most common volunteer activity, followed by providing transportation, providing psychological support, and involvement in civic affairs (Table 1). Many agencies and organizations would cease to operate or would operate much less effectively, without the vital services of their older volunteers.

The role of the older person has always been prominent within the family. In this context, the older relative contributes in both material and non-material ways. The typical older American is not isolated from meaningful family relationships. Geographical mobility has, in many cases, reduced the frequency of personal contact; however, about two-thirds of the older population live in close proximity to at least one family member, while many others maintain close familial ties despite distance (Sussman, 1976; Shanas, 1979; Rix and Romashko, 1980). Older persons have traditionally served to transmit values and as a source of love, emotional support, and stability. Within the informal network, older persons contribute in tangible ways as

TABLE 1

Type of Volunteer Work Done by Older Persons
(percent responses)

Health, mental health	23	Interracial, interethnic, intergroup relations	8
Transportation	21	Cultural activities	7
Civic affairs	17	Housing	6
Psychological, social support services	17	Nutrition	5
Give-away programs	16	Physical environment	5
Family, youth, children oriented services	15	Legal rights, law enforcement crime prevention	3
Recreation	11	Employment and jobs	3
Administration, organization in volunteerism	11	Entrepreneurship	1
Education	9	Consumer services	1

SOURCE: Louis Harris and Associates, 1975.

well, e.g., as sources of advice, information, and financial assistance, in many cases, as home managers, and as care and service providers.

Working to the advantage of older persons is the fact that the current generation of older persons is considerably better educated than past generations, and educational differences between young and old are expected to narrow. As of 1950, about one out of six older Americans had graduated from high school; by 1975, this figure had increased to one out of three; and by 1990, one out of every two older persons may be a high school graduate (Siegel, 1976). The median level of education of older labor force participants, which has risen sharply over the past 25 years, differs hardly at all from that of younger participants. These improvements in educational attainment should enhance the prospects of older Americans who wish to continue working in a paid or unpaid capacity.

In addition, these improvements will undoubtedly result in greater demands by older persons to remain involved in employment and volunteer activities. Highly educated people, who tend to be employed in stimulating and meaningful occupations, are more likely to work beyond the so-called normal retirement age than their less well-educated counterparts. Older college graduates are about three times as likely as persons with only some high school education to engage in volunteer activities.

Formal education, however, is not the sole determinant of the ability to make significant contributions. Nor is it necessarily the best. Life-long learning and experiences are themselves an education of a type that younger persons have not yet attained and that cannot be taught. In many respects, older persons possess a broader education as a result of well over a half century of experience and involvement in community affairs. It is this type of education that so characterizes older people, regardless of their years of formal schooling, and so enhances their potential as a resource.

IV. GAINS THAT COME FROM FULLER UTILIZATION OF THE SKILLS AND EXPERIENCE OF OLDER PEOPLE

A. The Older Resource

The federal government has provided noted leadership in promoting and expanding opportunities for older persons. These include:

- Retired Senior Volunteer Program (RSVP) was designed explicitly to "provide a variety of opportunities for persons of retirement age to participate more fully in

the life of their community through significant volunteer service." Currently a part of ACTION, RSVP provides training and staff support to older volunteers to serve in, and meet the needs of, their own communities. A wide range of services are provided, including health, nutrition, education, housing, energy conservation, and other social services. Some 275,000 volunteers were involved in over 700 projects in FY80. RSVP clearly demonstrates that financial investments in volunteer activities are repaid: as of 1979, every dollar invested returned about $7 in services (ACTION, 1979).

- Foster Grandparent Program (FGP) was designed to meet the needs of low-income persons 60 and older and of problem children, those with special physical, mental, social, and emotional needs. Supportive services are provided by volunteers on a one-to-one basis in the health, education, and welfare areas. Placements are typically institutions and facilities where such intensive relationships cannot be developed by overworked staff: institutions for the mentally retarded, physically handicapped, mentally disturbed and neglected, correctional facilities, hospitals, and schools. From 67 projects with 4,000 volunteers in 1971, the FGP program had expanded to 208 projects and 18,000 volunteers in FY81. Some 43,000 children were being served in 1980.

- Senior Companion Program (SCP) attempts to assist the frail and vulnerable elderly in ways that will enable them to remain in their own homes. Senior Companions, persons 60 years of age and older with incomes below the poverty level, serve an average of four elderly on a person-to-person basis. Sponsored by ACTION, the program provides a vital service of companionship and assistance with the tasks of daily living. Formal service providers, of whom there are too few to provide these services, are thus free to concentrate on those activities for which professional expertise is a prerequisite. About 4,000 senior companions served in 62 projects in 1980.

- The Senior Community Service Employment Program (SCSEP), which is Title V of the Older Americans Act, has the dual objectives of providing community service and employment opportunities for low-income persons 55 and older. Eligible participants may be employed in any public or non-profit organizations, such as schools, hospitals, day-care centers, legal aid offices, nutrition sites, housing projects, senior citizen centers, and facilities for the handicapped. Wherever possible, these older persons are placed in non-subsidized employment, often in the same agencies in which their work had been subsidized.

The continuing Appropriations Bill for 1981 provided funding to support just over 54,000 slots. The previous year, about two-thirds of the participants were women; 60 percent had less than a 10th grade education, and almost 30 percent were Black or Hispanic Americans. About half were 55 to 64 years old, and almost one-fourth were 70 and older.

The original national sponsors are departments in membership organizations, such as the Senior AIDES Program of the National Council of Senior Citizens and Green Thumb, a unit of the National Farmers Union. The Senior AIDES Program of the National Council of Senior Citizens conducts 128 community-based programs in as many different locations in 27 states. The Green Thumb Program, currently employs about 17,000 persons, up from 280 in 1965. It operates in rural areas in almost every state. Other membership organizations with substantial government funding include the American Association of Retired Persons, and the National Council on Aging. Three minority organizations have been added to the national SCSEP contractors in recent years.

One program that deserves special acknowledgement is the Service Core of Retired Executives (SCORE). Frequently overlooked is the fact that older businessmen and women comprise a body of substantial business acumen and insight that can be utilized effectively in advising small business owners of failing or underproductive businesses, persons attempting to establish their own business, and even larger companies with management and other personnel problems. SCORE has recognized and captialized on this tremendous resource. On an even smaller scale, such resources can be tapped. Newly established businesses are known for their high rate of failure. This rate might be reduced if older persons with business experience were called upon to consult and advise.

Federal initiatives have not all had positive outcomes. Major programs designed to meet the needs of the unemployed and underemployed, such as CETA and the Public Service Employment Program, have not been fully responsive to the older population. Older persons are typically underrepresented in such programs, despite the fact that their employment problems may be as great as those of younger workers.

The private sector has been less aggressive in responding to the needs of the elderly. In a 1977 study, Rosenblum and Sheppard sought out the companies known for their positive policies and practices toward older workers. Although older workers could be found in most positions, responsible upper-level jobs were not the norm. Marginal positions tended to characterize the jobs that older workers were offered, although employers and personnel officers who hired older people generally evaluated performance as satisfactory and frequently as very satisfactory.

B. Gains to the Employer

A recent survey by the Work in America Institute (1979) obtained a mere seven percent response rate from a query of 1,300 major U.S. corporations. The study did identify positive policies and practices in these companies, including new work arrangements, second careers, job redesign, and programs for reentry women and

annuitants. The results of this survey are significant because they indicate that major corporations can meet their own needs and those of aging workers with adequate planning and programs. The number of affected workers may be small to date, but such programs should convince other employers that older workers can be an asset.

Continued employment of persons willing and able to work should benefit in many ways the employer and the work place. "The value to employers of retaining older workers is to take advantage of their job-specific knowledge and skill, accumulated over the years" (McConnell et al., 1980: 233).

Managers have admitted that while costs may be associated with an aging work force, "they have also acknowledged that early retirement benefits are more costly than the retention of older workers" (McConnell et al., 1980: 34). Some companies have even admitted that a higher retirement age would provide them with some economic gain.

In periods of high unemployment, the argument is frequently raised that prolonging the work life or providing jobs for older labor force entrants and reentrants limits opportunities for younger workers. There is little evidence to prove that older workers take jobs from younger workers. While some job competition may result, this is not inevitable. As the Committee for Economic Development points out:

> *Many jobs especially suitable for older workers, particularly retirees, do not compete with those suitable for other members of the labor force. Frequently, they involve part-time or odd-hours jobs that employers find difficult to fill. Many others call for skills or experience that younger persons do not have. Moreover, as the economy moves closer to capacity and the labor market tightens, there will be a growing need to use older workers and retirees who can provide various types of services that will be in short supply (Committee for Economic Development, 1978: 60).*

Creative thinking can promote cooperation between young workers and older workers, who can be utilized effectively in training, sponsoring, and encouraging younger workers and educating them about the world of work.

The President's Commission on Pension Policy encourages a national policy of full- and part-time employment opportunities for older persons and retirees as well: it would help to relieve some of the growing pressure on retirement income systems (Woodruff, 1980). A sizable reduction in the ratio of persons of working age to persons of retirement age can be expected throughout the 1980s, 1990s, and well into the turn of the century. Recent public opinion surveys reveal a high degree of support for the Social Security System (Harris, 1980; Hart, 1980), and an apparent preference for higher taxes over reduced retirement benefits. Such surveys,

however, provide no data on the willingness to pay the Social Security taxes that would be necessary to provide an adequate standard of living to all retirees (as opposed to a floor of protection). Even without further benefit improvements, the inflation, unemployment, and recent retirement trends have created severe strains on the payroll-taxed Social Security System and have fostered considerable concern and public debate over the solvency of one of America's most important institutions. A prolonged work life is not the only solution to this crisis, but it could serve to reduce some of the projected increase in benefit demands.

C. Gains to Society

> *The message is simple. Identify the older adults in the community. Utilize their talents by hiring them. Encourage their involvement in volunteer efforts in the community. Listen to them and help them overcome the barriers which prevent them from being active (U.S. Conference Mayors, 1979: 1).*

Every community in America is suffering from unmet public service needs. Formal agencies and service providers lack the staff, financial resources, and often the authority or mandate to respond to the growing demand for a variety of social services. Sustained high rates of inflation, hovering near or beyond the double-digit level in recent years, have forced communities to cut back on services and programs that residents of these communities had come to take for granted. Funding of new social programs is becoming increasingly unlikely as communities struggle to cope with soaring costs. The economic outlook for the early 1980s offers no signs of relief.

In the healthiest of economic environments, few communities have been able to deal with their myriad problems without the generous assistance of volunteers, both young and old alike. These volunteers, through their efforts, make an annual multi-billion dollar contribution to the country's gross national product of social welfare assistance. Traditionally, women have been the backbone of the volunteer force in America. These women, however, have been expanding their participation in the labor force. (Among women aged 45-54, for example, labor force participation rates have increased from 38 percent in 1950 to 58 percent in 1979.) Job demands, coupled with the responsibilities of caring for a family, leave these women with little time for volunteer work.

The result is that many voluntary organizations have been forced to curtail their activities or, more responsibly, identify new groups of volunteers. One such group includes the elderly. As the National Committee on Careers for Older Americans points out, older persons "often do feel the need for the psychic compensation that comes from a regular, meaningful involvement as volunteers in an activity they believe is making a contribution to the economic, social, or political life of the day" (Academy for Economic Development, 1979: 32). Research on the elderly has clearly

demonstrated that continued involvement in community affairs and in helping others is extremely important to the quality of life of older Americans (Flanagan, 1979). Moreover, volunteer activities may provide older persons, particularly those with little recent labor force experience, with marketable skills that lead to paid employment. This may be particularly important for the current generation of older women, many of whom desperately need the added income that a paid job would provide.

Volunteer efforts should be recognized for what they are, too, and that is as a significant contribution to the well-being of the country. If, however, the country is to make full use of the vast reserve of older volunteers, it must recognize the importance of making an investment in the counseling, training, and placement of these volunteers. In this respect, volunteer work is no different from paid employment. Adequate preparation (i.e., training) and proper matching of abilities and interests are crucial if the needs of the volunteers and those they serve are to be met. Staff support, encouragement, and feedback must be provided, and appropriate personnel policies should be developed. Agency staff should be encouraged to treat volunteers as they would paid employees. The cost of not meeting this minimal requirement will be extensive.

By identifying those needs that are appropriately met by volunteers, the rate of increase in the demand on formal services may be tempered somewhat. Limited resources, both formal and informal, may be more effectively utilized.

Not all community needs can be met by volunteers. Nor should they. Care must be taken not to expect volunteers to provide those services that the public sector should provide. But there are areas where older volunteers are uniquely capable of meeting or improving quality of life needs that cannot, or probably will not, be handled by other sources. For example, older persons are particularly astute political and social observers and effective advocates for social, government, and community improvement. Long-term, often life time, residential stability has fostered a vested and vital interest in the communities in which they reside. Even post-retirement migrants become stable, attached members of the communities to which they have moved. Years of observation, experience, and adaptation to changing political and social environments have provided many older persons with an awareness of the role concerned citizens can have in monitoring public affairs and in promoting needed change. A realistic assessment of what is possible, coupled with commitment, perserverence, and hard work, can make local communities better places to live for persons of all ages.

Other areas for expanded action are also plentiful. The Senior Companions mentioned above are but one example of a much needed service that would be all but impossible to provide on a formal basis. The demand for this type of service is likely to increase sharply over the next several decades. As of 1980, about 10 percent of the

older population (or some 2.6 million people) were 85 or older. By the turn of the century, depending on mortality assumptions, that figure may increase to 14 to 17 percent (Bayo and Faber, 1980). The concentration of frail and vulnerable elderly in these very upper ages will necessitate even more of the informal assistance that Senior Companions currently provide.

The improvements in the quality of life of persons served by older volunteers, and of the older volunteers themselves, should be clear. But the advantages go beyond the overt service itself. The cost-savings that these volunteers are responsible for have not been fully recognized and appreciated. It is generally only when the burden falls on formal care providers that the full value of volunteer activity is highlighted. In many cases, the services that volunteers provide would not be provided on a formal basis because communities lack the financial resources to fill the gap. Budgetary savings may be realized, but community leaders fail to recognize the consequences of service cutbacks. Communities may pay, however indirectly, in increased rates of functional illiteracy, higher delinquency rates, greater isolation of its citizens, government inefficiency, and numerous other ways if seemingly non-essential or less essential programs are eliminated or curtailed.

D. Gains to Older Persons

It is safe to conclude that relatively few individuals tolerate enforced leisure and inactivity very well. Voluntary continued involvement on the part of older persons enhances both physical and mental well being, promotes a sense of worth and dignity, and may also foster a feeling of independence. Meaningful, productive involvement is also one of the most effective techniques of countering stereotypes about the aged person's ability to contribute to the work force and society as a whole. When financial remuneration is involved, as it is in paid employment, more tangible benefits to the older person obviously result. The benefits, however, extend beyond the older person himself or herself.

The elderly tend to be ignored as consumers. Relative to the young and middle-aged, older Americans have considerable less money to spend on non-necessities. Currently, a large portion of the income of this age group is spent on absolute necessities (Data Resources, Inc., 1980; Soldo, 1980), often leaving very little for "luxuries" of any kind. Even so, a fair percentage of older persons do have incomes well above the poverty level (Table 2); business and industry have not yet recognized the potential return from developing products and services for this market. Furthermore, continued employment would obviously enhance the financial status of the elderly. A significant improvement in their financial status might stimulate the creation of new markets, industries, and products; more important, however, is that the elderly would have greater resources to spend on those items and activities that contribute to a better quality of life.

TABLE 2

Money Income of Total Population and Older Age Groups, by Sex: 1978*
(percent response)

	MEN			WOMEN		
	Total Population	Age 65-69	Age 70-plus	Total Population	Age 65-69	Age 70-plus
$1 to $2,499 or less	13.3	8.6	11.2	34.4	35.5	30.5
$2,500-$5,999	16.3	31.5	45.8	28.7	39.5	50.1
$6,000-$8,999	12.7	23.2	20.8	15.5	12.7	10.1
$9,000-$14,999	22.0	20.2	13.7	15.5	8.1	6.1
$15,000-$19,999	15.3	6.2	3.3	3.9	2.6	1.7
20,000+	20.4	10.2	5.1	2.0	1.5	1.5
Total Number (in 1,000s)	75,609	3,752	5,749	71,864	4,566	8,642
Median Income	$10,935	$7,247	$5,361	$4,068	$3,322	$3,374
Median Income of Year-Round, Full-time Workers	$16,602	$14,149	$14,690	$9,641	10,338	$9,407

Based only on people with reported money income

SOURCE: U.S. Bureau of the Census, 1979.

V. BARRIERS TO FULLER EMPLOYMENT

The potential for expanded involvement of older people is limited only by the imagination. Proponents of such involvement, however, must go beyond identification of ways that older persons do and can serve as resources. Structural and attitudinal barriers must be overcome if the contributions of older Americans are to be fully realized. Chief among these barriers are pervasive negative attitudes about age and functional ability.

The dominant youth-oriented culture in America has given rise to a widespread belief that younger workers are substantially more capable of sustained, productive activity. An increasingly sophisticated body of literature serves to counter this myth. Age alone is an inappropriate measure of ability.

Longitudinal data from one of the country's foremost gerontological researchers has made it possible to estimate performance at successive ages (Schaie, 1980). Table 3 presents the results of some of this research for five ability measures. For each age and measure, the figures in this table estimate performance as a proportion of performance at age 25. What these figures reveal is that performance typically remains high through the sixties, into the seventies, and even through the eighties. Decrements are noticeable, particularly in measures that involve speed; nonetheless, they tend to be rather minor and in no way prove that the elderly cannot perform adequately well into their advanced years.

Of greater significance is the fact that most jobs, paid or volunteer, do not require a high level of performance on every measure. Careful matching of job requirements with individual skills and abilities maximizes the productivity of workers of all ages. This has been demonstrated in research on older workers which indicates that prior experience with similar job tasks is correlated with positive performance evaluations (Shilkoff, 1978).

Research has also shown that older workers compare favorably to younger workers in other respects as well. For example, older workers tend to have fewer accidents, fewer absences, higher job satisfaction, less job stress, and comparability of performance once information has been mastered (Work in America Institute, 1979).

Old stereotypes die hard. Age discrimination continues, in spite of the Age Discrimination Act and the Age Discrimination in Employment Act and its amendments. Employers for public, private business, and non-profit organizations too frequently assume that it is substantially more expensive to hire, retain, or retrain older workers than it is to retire one and hire a younger one. The result is a preference for younger persons. Hard data that would support conclusions about the elderly are not available. Several years ago, it was estimated that mandatory retirement of skilled workers "cost" the nation somewhere around 10 billion dollars

TABLE 3

Proportion of Performance at Base
Age 25 for Successive Age Groups
(Age 25=100)

Age	*Sample Size*	*Recognition Vocabulary*	*Spatial Orientation*	*Rule Identification*	*Speed of Addition*	*Recall Vocabulary*
32	109	105	106	102	107	102
39	184	109	105	104	104	102
46	225	111	108	104	103	104
53	261	112	108	104	101	99
60	275	111	106	104	99	95
67	231	105	99	97	87	91
74	181	96	89	87	75	84
81	88	85	79	80	56	74

SOURCE: Warner K. Schaie, 1980.

annually in unproduced goods and services (Pollack, 1976). Just how much is lost by ignoring the potential contributions of those millions of older adults who are willing and able to serve is unknown.

It is difficult, if not impossible, to put a price tag on those characteristics that older persons bring to almost any job. Dependability, stability, interest, commitment, loyalty, and maturity may more than offset any costs of retaining and retraining older workers. Moreover, those training needs may, in fact, be minimal and may be repaid in terms of improved productivity. Nevertheless, "employers continue to prefer a 'younger' workforce because they consider it to be better and cheaper" (Work in America Institute, 1979).

Older workers are less likely to be hired, promoted, or referred to job-training programs that would update skills and promote productivity. Perceived age discrimination is also widespread (Wilson et al., 1978; Sheppard 1979). Perceived discrimination can be as devastating in its consequences as actual discrimination. An older worker who believes that employers consider him/her too old, unskilled, undereducated, etc., tends to be much less aggressive in the job search than workers with a much more positive self-concept. The reality is that sustained job searches dramatically increase the probability that a worker will secure employment. Older workers, however, are disproportionately overrepresented among the job-seeking discouraged, i.e., those who drop out of the labor force because they are unable to find a job. As a result, the older worker may opt for premature retirement benefits, thus increasing his/her probability of existing on inadequate retirement income (Sheppard, 1979; Kingson, 1980). Once out of the labor force, reentrance on the part of retirees is uncommon (Parnes, et al., 1980; Rix, 1980).

Fear of rejection or diminished sense of personal worth may operate when it comes to volunteer efforts, as well as attempts to obtain paid employment. Older persons themselves frequently accept negative stereotypes about their continued ability to make meaningful contributions to the communities in which they live. Like public and proprietary employers, private non-profit service organizations minimize the contributions that older workers could make. This problem may restrict opportunities for involvement and reinforce negative attitudes on the part of the older person himself or herself. Inertia produced by fear of rejection, embarrassment, or demeaning experiences as employees, volunteers, or job or volunteer applicants may be an outgrowth of these attitudes, creating a vicious cycle wherein the elderly are unable to prove their competence and are thus assumed to be incompetent.

Other impediments, which can be corrected, represent persistent barriers to the continued participation of older persons. Volunteer work, for example, costs money, and many elderly lack the financial resources to participate fully. Transportation, lunch, and clothing costs, which may appear minimal to younger employed persons,

may preclude low income elderly from becoming involved in volunteer activities. Small stipends or reimbursement for out-of-pocket expenses may be all that is required to enable millions of older poor and near-poor persons to make use of their expertise in volunteer capacity. Unfortunately many employment programs and volunteer projects are limited to persons with incomes below a certain level. Consequently, thousands of older workers who are not officially poor but who are incapable of paying for training themselves or of assuming any financial burden of volunteering are precluded from demonstrating what they can do.

Transportation problems are widely recognized problems of older Americans. Adequate transportation is simply unavailable in most rural and suburban areas, and in small towns and cities; in urban areas, where public transportation is generally available, access to that transportation, as well as cost and fear of crime on urban transit systems, restrict the older person's mobility. Volunteer agencies that hope to take advantage of the pool of older volunteers must identify the transportation needs of these volunteers and ensure that these needs are met. In many communities, special transportation is provided by older volunteers and paid employees themselves.

Employers and administrators in the public, private, and volunteer sectors should also recognize that a fear of crime or concern for personal safety is a legitimate concern of many old—and younger-residents of their communities, and that efforts must be taken to promote the safety of all employees and volunteers. Similarly, employers and administrators should recognize that while the vast majority of older persons have no significant physical impairments, such problems may exist, particularly in the very upper ages. In most cases, these limitations do not prevent the older person from remaining active. Emphasis on what the person is capable of doing can be translated into effective matching of job tasks and abilities, a procedure that should be required in all work and employment environments. Awareness of the fact that most limitations can be compensated for with a minimum of effort should encourage older persons and their potential employers and supervisors that physical limitations do not automatically limit one's ability to make meaningful contributions.

Perhaps the most serious and persistent barrier to continued involvement on the part of older persons is a lack of information as to where they are needed and how they might learn about this. Contributing to the problem is a reduction in the number and frequency of contacts and support systems that accompany retirement, residential mobility, and the death of a spouse, older relatives, and friends. The informal social network is one of the most extensive and effective sources of information, particularly about jobs. Outreach efforts, through the media, churches, synagogues, senior citizens organizations, and educational programs for older persons, can supplement the informal information and provide older persons with what they most need: information on what they can do and how they can go about doing it.

The key challenge to every society is to determine the goals it seeks to achieve and to pursue them with vigor (Morse, 1979: 29).

The 1981 While House Conference on Aging is in a position to place this challenge before the American public and to recommend ways that the challenge can be met.

VI. KEY ISSUES AND RECOMMENDATIONS

A. Key Issues

America's population is aging rapidly. The growing older non-working population is placing sizable demands on public and private retirement income support and service systems. Considerable concern exists over the extent to which persons of working age can adequately support an older non-working population. Income inadequacy, which might be alleviated by continued employment of older persons willing and able to work is a serious problem for an increasing number of older Americans.

Opportunities that would facilitate a prolonged worklife (e.g., phased retirement, part-time employment, flexible work schedules) are insufficient to meet the apparent desire for employment on the part of workers on the threshold of retirement, retirees who wish to return to work, or homemakers seeking to enter the labor forces for the first time or after a lengthy period of absence. Older persons, for example, are underrepresented in programs designed to enhance employment prospects, such as CETA and Public Service Employment programs and retraining, skill-updating, and on-the-job training projects. Negative stereotypes about ability to perform, as well as age discrimination, continue to restrict the opportunities for older persons to remain in the labor force, to change jobs, reenter the workforce, or obtain significant volunteer service activity.

In fact, the majority of older persons are physically, mentally, and emotionally capable of sustained, productive work in almost all fields of activity. The public and the private sectors, however, are frequently influenced by erroneous stereotypes. Older persons themselves also often accept these same stereotypes and are consequently discouraged from demanding greater opportunities for meaningful involvement.

If older persons are to be encouraged voluntarily to continue productive involvement on a paid, self-employed or volunteer basis, opportunities for their involvement must be expanded.

B. Recommendations for the Federal Government

The Committee on Older Americans as a Growing National Resource urges the Federal Government to recognize its responsibility toward promoting employment opportunities for older Americans and to take the lead in developing and expanding programs that will enhance the employment prospects of this age group. Specifically, the Committee recommends that:

1. In order to stimulate programs that promote the employability of older persons, to encourage greater elderly participation in jobs programs, and to facilitate the identification and creation of jobs for older persons who are willing and able to work in unsubsized employment, the U.S. Secretary of Labor appoint a Special Assistant for Older and Retired Workers.

2. The U.S. State Employment Service and the State Governors established a separate, active section for Older and Retired Workers as part of the operations of all State Employment Offices.

3. The U.S. Department of Labor, through the U.S. Employment Service, place a major emphasis on training, counseling, job-seeking skills development, and placement services for older Americans. Whenever possible, older persons themselves should be used as trainers, counselors, skill developers, and placement officers.

4. The Administration vigorously enforce CETA legislation to guarantee adequate representation of older persons in CETA programs.

5. The U.S. Department of Labor ensure that older persons are routinely and systematically involved in the administration of CETA legislation at the local level.

6. The U.S. Department of Labor should recognize and act upon the feasibility of using older persons as trainers in CETA programs, particularly those that involve the training of unemployed youth. DOL should recognize that older persons represent the greatest and most abundant resource for teaching job-related skills and introducing young people to the world of work.

C. Recommendations for Employers

The Committee on Older Americans as a Growing National Resource recognizes that there exists a need for more employment options in both the public and private sectors that would capitalize on the skills, abilities, and unique characteristics of older workers and volunteers. The Committee urges employers in the public and

private sectors to take advantage of the fact that older persons are a tremendous resource and to promote continued employment for older Americans that use this readily available resource in creative and innovative ways. Specifically the Committee recommends that employers:

7. Identify within their organizations and agencies where productive use can be made of older persons.

8. Create new and useful positions that take advantage of the skills, experience, insight, maturity, dependability, loyalty, and stability of older workers.

9. Reexamine job descriptions and requirements to ensure that specified requirements are necessary for the fulfillment of job responsibilities.

10. Reexamine employment, promotion, training, and retirement policies to ensure that maximum and equitable utilization of all workers is made.

11. Develop methods of effectively matching job requirements with individuals abilities and interests.

12. Adopt a policy of using functional criteria, rather than age, in assessing job-related abilities.

13. Examine job characteristics and needs with an eye toward providing more flexibility in work schedules, more part-time work, movement toward less physically demanding work, and, where feasible, job redesign that would promote continued employment.

14. Implement non-discriminatory policies of job training and skill updating for all worker, regardless of age.

15. Provide appropriate counseling to older workers on new career and training opportunities, using older workers, whenever possible, in providing those services.

16. Recognize (a) the unique assets (maturity, insight, dependability, etc.) on the part of older women entering the labor force for the first time or reentering after years of absence and (b) the transferability of skills from the home to work place.

D. Recommendations for the Volunteer Sector

Major unmet needs exist in every community; increases in those needs can be expected as communities are forced to cut programs and services in response to sustained

rates of high inflation. Older persons, as resources, can contribute greatly to meeting those needs. Moreover, the older population is a growing political and advocacy force of potentially great significance, a force that could be channelled toward improving the general welfare. Older persons who are productively and gainfully employed as volunteers contribute to the community; any costs of preparing these persons for volunteer work should be weighed against the cost of not providing the needed services that older persons can offer. If the nation does not recognize and respond to the reservoir of talent in the older population, the elderly may organize for their own best interests, rather than for the welfare of others. The Committee on Older Americans as Growing National Resources urges the volunteer sector to recognize that to ignore the available volunteer services of older persons would be detrimental to our communities and, therefore, to make every effort to tap this resource. In particular, the Committee recommends that:

17. The U.S. Congress and the Executive branch, as a minimum effort, at least double the 1981 budget appropriations for federal programs employing low-income elderly in community service work, including the Title V Community Service Employment Program (e.g., Green Thumb and Senior Aides) and ACTION volunteer programs (RSVP, Foster Grandparents, Senior Companions, and VISTA).

18. Volunteer agencies in the public and private sectors provide peer counseling, training, skill-building, and information through schools, adult education programs, service agencies, and the media on ways that persons of retirement age can best volunteer their services.

19. Community service agencies provide, where feasible, opportunities for older persons to transfer to paid employment.

20. Community service agencies treat volunteers in the same manner as employees by developing job descriptions and by providing appropriate matching of job requirements and individual interests and abilities, and by providing adequate supervision, staff support, and recognition of volunteer endeavors.

21. Community service agencies provide reimbursement at least for the transportation expenses of older volunteers to reduce the costs of serving.

22. Community service agencies undertake outreach activities to persuade older persons that their services as volunteers are needed.

E. Recommendations for Local Communities

The Committee on Older Americans as a Growing National Resource finds a need

for local communities to promote aggressively the utilization of older persons in their communities and urges local communities to recognize and act upon this fact. Specifically, the Committee recommends that:

23. Public, private, and non-profit organizations within local communities (a) identify where older persons can serve most effectively in a paid, self-employed, or volunteer capacity; (b) establish reasonable community-wide goals or targets for using older persons in those positions, and (c) implement community-supported programs designed to meet those goals.

24. Local communities establish community councils, which include older persons, to expand employment and volunteer service opportunities for older persons, identify community and employer needs, and match the resources and interests of the elderly with the needs of employers and the community.

25. Top officials in local communities take the lead in developing recruitment programs through senior citizen organizations, pre-retirement programs in industry, churches, and fraternal organizations, and courses in educational institutions.

F. Recommendations for Educational Institutions

The Committee on Older Americans as a Growing National Resource concludes that educational institutions have a responsibility to meet the educational needs of all persons, without regard to age. The Committee urges educational institutions at the secondary and post-secondary level to recognize the value of continued educational involvement throughout the life cycle and to respond to the needs of older age groups. Specifically, the Committee recommends that secondary and post-secondary educational institutions:

26. Develop and expand programs that assist older workers to continue in, or re-enter, the labor force on a paid or self-employed basis or to engage in significant volunteer service.

27. Undertake a public relations program to encourage older persons to continue educational pursuits.

28. Utilize older persons in the development and implementation of educational programs.

29. Provide counseling on appropriate educational programs and career paths.

30. Consult with business, industry, local government, and civic organizations concerning educational programs that will help older persons get jobs.

G. Recommendations for Media Campaigns

Because barriers to the continued utilization of older persons stem largely from negative and erroneous stereotypes about the ability of older persons to make signi ficant contributions to society as a whole, the Committee recommends that:

31. Federal, state, and local governments highlight positive examples of older persons as resources through the media (i.e., television, radio, newspapers, and magazines), demonstration projects, on-the-job experiences, and the like to establish for the public, employers, and older people themselves that older persons are a valuable and available resource.

32. The federal government undertake a concerted campaign to emphasize the advantage in hiring, training, promoting, and retaining older workers and volunteers.

33. Private industry support media campaigns to promote general awareness of the advantages to industry of the continued employment of older workers, by making financial contributions to this effort and by providing specific industry examples of the utilization of older workers.

34. Senior citizens and volunteer organizations use their newsletters, when available, to highlight the resources inherent in the older population and ways that this resource may be tapped.

H. Recommendations for the Public, Private, and Non-profit Sectors

Employers in the public, private, and non-profit sectors should recognize that transportation represents a major impediment to the continued involvement of older persons. The expense, concern for personal safety, lack of access for those with physical impairments, and the total lack of public transportation in some areas may preclude many able and willing older persons from working in paid or volunteer positions. Concern for personal safety at the workplace may also discourage older persons from remaining active. The Committee recommends that:

35. Local governments, employers, and transportation agencies work together to assess transportation needs and to develop innovative ways of meeting those needs. Older persons themselves should be involved in the planning and, wherever possible, the provision of transportation services.

36. Employers take necessary steps to provide for the physical safety of all workers, paid or volunteer, young and old.

I. Recommendations for Older Persons

The Committee on Older Persons as a Growing National Resource urges:

37. Older persons themselves to take advantage of opportunities for continued involvement as they develop, and to work with community leaders and agencies in expanding those opportunities.

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Creating an Age Integrated Society: Implications for Societal Institutions
Creating an Age Integrated Society: Implications for the Economy
Creating an Age Integrated Society: Implications for the Educational Systems
Creating an Age Integrated Society: Implications for Spiritual Well-Being
Creating an Age Integrated Society: Implications for the Family
Creating an Age Integrated Society: Implications for the Media
Creating an Age Integrated Society: Implications for Governmental Structures
Research in Aging

Experts from various fields were appointed by the Secretary of Health and Human Services to serve on 16 Technical Committees, each charged with developing issues and recommendations in a particular area for consideration as background material for the delegates to the 1981 White House Conference on Aging.